(e) Depending on the risk factor involved, such as location, cash handled, law and order situation, banks have taken several measures to strengthen security at their branches like provision of armed guards, installation of alarm systems etc. In order to motivate employees, police and general public to resist robberies/ dacoities, a scheme for giving reward is also in operation

Inflow and Outflow from NRI Deposits

839. SHRI S. AUSTIN: Will the Minister of FINANCE be pleased to state:

(a) the total inflow and outflow from the NRI deposits during 1992-93;

(b) the corresponding figures for the period April-September 1993; and

(c) the average monthly net inflow during 1991-92, 1992-93 and April-September, 1993?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): *(a)* The net inflow on account of Non-Resident (External) Rupee Account and Foreign Currency Non-Resident Account during the year 1992-93 has been US $ 127 Million.

(b) There has been a net outflow of US $ 778 Million during April-September, 1993 from Foreign Currency Non-Resident Account and Non-Resident External Rupee Account Schemes.

(c) The average monthly net inflow during 1991-92, 1992-93 and April-September, 1993 in respect of Non-Resident (External) Rupee Account and Foreign Currency Non-Resident Account are as follows:

		U5$
(i) 1991-92	(-)	137.83
(ii) 1992-93		10.58
(iii) April-Sept. 1993	(-)	129.67

Equity Participation by Foreign Banks

840. SHRI S. AUSTIN: Will the Minister of FINANCE be pleased to state:

(a) whether some foreign banks are showing interest in equity participation with/Indian banks;

(b) if so, the details of such banks; and

(c) the Indian banks which are showing interest in such a participation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) Reserve Bank of India have reported that they have not received any application from foreign banks in regard to equity participation with Indian banks.

(b) and (c) Do not arise.

Endorsement of Economic Reforms by IMF

841. SHRI SURESH PACHOURI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that International Monetary Fund have not fully endorsed economic reforms undertaken by Government;

(b) if so, what are the main areas where IMF has not fully endorsed our plans;

(c) whether IMF has suggested some more reforms to be taken up before they give further loans; and

(d) if so, what is the total amount of loans agreed to by the IMF during their recent meeting in September, 1993?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) and (b) No, Sir. The reform undertaken by the Government are of its own initiative and are not subject to endorsement by the International Monetary Fund. In fact, the IMF has appreciated the efforts of India in